

RELIGIOSITY OF MUSLIM CUSTOMERS AS A MOTIVATION TO SAVE AT BANK SYARIAH INDONESIA

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ABSTRACT

This research explores the perception and motivation of saving from customers of the Branch Office (KC) Bank Syariah Indonesia (BSI) in Manado. This study uses a qualitative approach to understand how customers view Islamic banking services and the factors motivating them to use them. The research method includes in-depth interviews with BSI customers. Interviews are used to explore customers' views on Islamic banking services, the factors influencing their savings decisions, and their experiences and expectations regarding these services. The findings show that religiosity, income, and understanding of Sharia principles are essential in the motivation to save in Islamic banks. Customers choose Islamic banks not only because of their religious aspects but also because they believe in transparency and fairness in financial services based on Islamic teachings. The implications of this research are important for Islamic banks in designing more effective marketing strategies and products that suit the needs of customers with a solid religious background.

Keywords: Islamic Banks; Manado; Religiosity; Saving Motivation.

INTRODUCTION

Islamic banking, as an integral part of the Islamic financial system, has been the subject of increasingly in-depth discussion in the context of the global economy (Hassan & Aliyu, 2018). The primary basis of Islamic banking refers to Islamic religious teachings sourced from the Quran, Al-Hadith/As-Sunnah, and Ijtihad

(Sari, 2020). The basic principles of Islamic banking include the prohibition of *riba* (interest), *gharar* (uncertainty), and *maisir* (speculation), as well as encouraging investment in productive and halal economic activities. Islamic banking operations are regulated through contracts such as *mudharabah* (profit sharing), *musharakah* (partnership), *murabahah* (buying and selling with a specified profit), and *ijarah* (rent) (Ahmed, 2014). These principles offer financial alternatives that align with religious values and become an inclusive solution for people considering financial choices based on their beliefs (Iyer, 2016). The increasing popularity of Islamic banking in various countries shows its ability to adapt to the needs of the modern economy while maintaining alignment with Islamic principles. In a global context, Islamic banking has demonstrated the ability to provide sustainable and inclusive financial services, which are not only limited to the Muslim community but are also accepted by the wider community seeking ethical and fair financial alternatives (Grassa, 2013).

In Indonesia, efforts to develop Islamic financial institutions have received strong support from the government, which is reflected in the issuance of Law No. 21 of 2008 concerning Sharia Banking (Main, 2019). This law provides a solid legal basis for the existence of Islamic banking in Indonesia (Grassa, 2013). Although Indonesia has a majority Muslim population, provinces such as North Sulawesi, where the majority of the population is non-Muslim, also provide room for the development of Islamic financial institutions. One of the cities in North Sulawesi, Manado City, is an exciting example.

The number of people in North Sulawesi by religion in 2022 is as follows: Protestants, 1,677,744 people (65.84%); Muslims, 849,253 people (33.33%); and Catholics, 118,612 people (4.65%) (BPS, 2022). Although Manado City has a majority Christian population, its people are starting to consider the existence of

Islamic banks. This shows that interest in Islamic banks comes from various religious groups and professional backgrounds. The population of Manado City consists of various social strata, ranging from Civil Servants (PNS), teachers, and private employees to self-employed individuals.

Efforts to expand Islamic banks in Manado City still face challenges, such as the limited number of Islamic banks and the dominance of non-Muslim customers. However, the government's commitment to developing this sector remains strong. With the hope that Islamic banks can be inclusive and aligned with religious values, Indonesia is on track to improve Islamic financial literacy, especially in areas with a majority non-Muslim population, such as North Sulawesi. Relevant literature for this study includes financial behavior and motivation for saving in Islamic financial institutions, focusing on factors that influence an individual's decision to save in Islamic banks, such as income level, education level, and religious factors (Albaity & Rahman, 2019; Hatmawan, 2019; Mansori et al., 2020; Mariyono, 2013). Additionally, the research includes an analysis of consumer perceptions and preferences towards Islamic banking services, providing insights into how customers perceive the reliability, credibility, and benefits of Islamic banks (Khursheed et al., 2021; Rahman et al., 2023; Riaz et al., 2017). The study conducted by the researcher considers cultural and social factors that affect saving behavior in Islamic banks, paying attention to the unique demographic and cultural context of Manado City, North Sulawesi, such as the influence of the dominant Christian population in the region.

This research explores the perception and motivation of customers at the Bank Syariah Indonesia Branch Office (KC) in Manado regarding saving. This study aims to develop a deep understanding of how customers of KC Bank Syariah Indonesia Megamas Manado view Islamic banking services and the factors that

motivate them to use these services. It also analyzes the factors influencing the adoption of Islamic financial services, focusing on the customers of KC Bank Syariah Indonesia Megamas Manado within the unique demographic and cultural context of Manado City, North Sulawesi.

METHODS

This research method will adopt a qualitative approach to obtain a comprehensive understanding of the perception and motivation of KC Bank Syariah Indonesia Megamas Manado customers (Sugiono, 2017). The qualitative approach will involve in-depth interviews with several Islamic bank customers to explore their views on Islamic banking services, the factors influencing their savings decisions, and their experiences and expectations. Interviews will be recorded and analyzed, with findings drawn to gain in-depth insights (Moleong, 2021). In addition, a comparative analysis will be conducted to compare results between Muslim and non-Muslim customers, as well as among various demographic groups (Huda, 2022). Secondary data from relevant literature, industry reports, and official documents will be collected and analyzed to support the interview findings.

This study refers to a relevant theoretical framework to understand the perception and motivation of KC Bank Syariah Indonesia Megamas Manado customers. One theoretical approach that can be used is Consumer Behavior Theory, which provides a foundation for understanding the factors influencing consumers' decisions in choosing financial services, including savings motivation. In this context, concepts such as value perception, consumer preferences, and consumer decision-making processes will be analyzed to understand how Islamic bank customers view Islamic banking services and the factors influencing their decision to save at the bank. Additionally, another relevant theoretical approach is the Islamic Financial System Theory, which provides an understanding of the

principles and values underlying the Islamic financial system, as well as its implications for financial behavior and savings (Gioia, 2021).

RESULTS AND DISCUSSION

Religiosity and Economic Considerations

Religiosity is the central point in understanding the motivation of Muslim customers to save at Bank Syariah Indonesia. Islamic values and Sharia principles (Syarifuddin, Mandey, Tumbuan, & Maramis, 2022), such as the prohibition of usury, justice, and transparency, provide a solid moral foundation for Muslim customers in choosing financial institutions based on their beliefs. For example, the prohibition of usury clearly stated in the Qur'an shows the importance of customers choosing financial services that are free from usury (Pusvisasari et al., 2023). In addition, the concept of zakat and *infaq* encourages customers to participate in financial practices that follow Islamic religious values (Sakka & Qulub, 2019). The morally solid impulse of religiosity also encourages Muslim clients to act by these principles in every aspect of life, including financial decisions. This is reflected in the selection of Bank Syariah Indonesia as a financial institution entrusted to Muslim customers because this bank operates by the religious principles it follows.

Regarding religion-based motivation, religiosity is a factor that influences financial behavior and is a significant driver in financial decision-making. Religious beliefs provide a solid moral foundation for individuals to follow their religious principles in every aspect of life, including financial matters. Religiosity creates a deep need to live a life according to the religious values they believe, and this forms a strong motivation for Muslim customers to choose Bank Syariah Indonesia as a financial institution that matches their beliefs. Religiosity creates a strong need for individuals to live according to their religious teachings, including managing their finances. The decision to save at Bank Syariah Indonesia, which is based on the principles of Islam, is a concrete form of manifestation of religiosity in financial

behavior. In this case, religiosity is not only a motivational factor but also a moral foothold that underlies every financial decision taken by Muslim customers (Wahyoedi, 2022).

In addition, although religiosity is the main motive, customers also consider economic and financial factors. This includes considerations about the financial benefits, interest rates, and convenience of services offered by Islamic banks. Thus, the decision to save at Bank Syariah Indonesia is based on religious aspects and rational considerations regarding financial benefits and risks.

The Role of Sharia Banks in Shaping the Saving Behavior of Non-Muslim Customers

The existence of Islamic banks has a significant role in understanding the saving behavior of Muslim customers. According to Sharia, these financial institutions provide services that follow Islamic principles, such as the prohibition of riba (interest) and investments in halal sectors. For Muslim customers, Islamic banks provide comfort and high confidence in saving. They believe that the products and services provided by Islamic banks have been ensured to be halal by religious authorities and by Islamic moral principles. In addition, awareness and understanding of Islamic finance play an essential role in saving motivation. Good Islamic finance education can increase customers' understanding of halal financial principles and encourage them to manage their finances more wisely. This can be reflected in their decision to save in Islamic banks to achieve their financial goals in a way that aligns with religious values.

If explored more deeply, consumer behavior in choosing Islamic bank products is a process that is influenced by various factors. Religious beliefs and values play an essential role, and consumers who prioritize Islamic principles tend to choose Islamic banks because of the suitability of products and services with religious teachings. In addition, the level of trust and satisfaction with the credibility

and performance of Islamic banks also affects product selection. High financial awareness encourages consumers to choose Islamic bank products based on Sharia principles when planning future finances and investments. Ease of access and convenience in transactions are also important considerations, as Islamic banks that provide online services or financial technology can attract consumer interest. The reputation and image of Islamic banks and the influence of social and environmental factors also affect consumer perceptions and preferences towards Islamic banks.

For example, a study in Malaysia revealed that factors such as religious beliefs, beliefs, and convenience play a significant role in consumers' preferences towards Islamic banks (Kontot et al., 2016). Research in the United Arab Emirates confirms that the reputation of Islamic banks, service quality, and accessibility also influence consumer decisions in choosing Islamic banks (Shamsudheen et al., 2021). Similarly, research in Pakistan shows that influences from the social environment, such as family and friends, can be significant in shaping consumers' preferences towards Islamic banks (Riaz et al., 2017). In addition, the literature also notes that community involvement and awareness of social values can also influence consumer behavior related to Islamic banks in various countries.

To understand consumer behavior related to Islamic banks, Islamic banks need to continue to identify and understand market dynamics and customer needs. By considering factors such as religious beliefs, beliefs, satisfaction, and the influence of the social environment, Islamic banks can develop more targeted and effective marketing strategies. Islamic financial education can also be a powerful instrument in increasing customer awareness and understanding of halal financial principles. In the era of globalization and technological development, Islamic banks also need to take advantage of financial technology innovations to improve service

quality and expand their market reach. Thus, Islamic banks can continue to strengthen their position as a trusted and relied choice by Muslim customers around the world (Ashraf et al., 2015).

Sharia Financing and Its Role in Facilitating the Expansion of Indonesian Sharia Banks

Based on Law Number 21 of 2008 concerning Sharia Banking, the available financing includes various activities that follow Sharia principles. This includes profit-sharing activities such as mudharabah and musyarakah, rental activities such as ijarah or hire purchase muntahiya bittamlik, buying and selling activities such as murabahah, salam, and istishna', as well as lending activities such as qardh receivables. In addition, there is also the activity of hiring services in the form of ijarah in multi-service transactions that involve an agreement between Sharia Banks, UUS, and third parties, which can then return funds with certain terms in the form of ujah rewards, without rewards, or profit sharing.

The types of financing offered by Sharia Banks can help the community while facilitating the government's efforts to expand the penetration of Islamic banks in Indonesia, including in the Manado City area. Manado City population data shows that most of the population is Christian, followed by Muslims, Catholics, Buddhists, Hindus, and Confucians (BPS, 2022). Variables of religiosity, such as beliefs, religious practices, experiences, religious knowledge, and consequences, are essential considerations in observing the dynamics of Islamic bank receipts in the community.

The people of Manado are believed to have considered the existence of Islamic banks in their financial context. Thus, the people of Manado began to trust Islamic banks to place their capital, according to the income they earned. Data on the employment and income of Manado City residents shows diversity, with most working as civil servants, teachers, or private employees, followed by self-

employed, traders, farmers, breeders, fishermen, laborers, and other service sectors. Income factors, which include salary & wages as well as profits, are important considerations in this study.

However, the expansion of Islamic banks in Manado City still faces challenges. There are only two types of Islamic banks in Manado City, namely Bank Muamalat and Bank Syariah Indonesia (BSI). Observations show that most of the customers of Islamic banks in Manado City are non-Muslims, although the bank should be more aimed at helping the Muslim community. This shows that further efforts are still needed to expand public understanding and acceptance of Islamic banks in Manado City. The existence of Manado as one of the doors for the integration of the Islamic bank service system in Eastern Indonesia is important, with great potential to attract the interest of non-Muslim customers who are quite high in the region.

Belief in Sharia Principles in Interest in Saving in Sharia Banks

Economic and spiritual factors play a crucial role in individual financial decision-making, especially in the context of interest in saving in Islamic banks. The findings from the research of Mushtaq & Siddiqui (2017) confirm that income has a significant influence on interest in saving in Islamic banks, with statistical analysis reinforcing the positive relationship between the two variables. This is in line with previous research by Akhtar et al. (2017), which found that income is an important factor in influencing saving behavior in Islamic banks in Pakistan. Meanwhile, a combined analysis of religiosity and income variables showed that the two together had an effect on interest in saving in Islamic banks, indicating that religious values and economic aspects complement each other in shaping financial decisions. This finding is in line with research by Asutay (2007) in Egypt, which

found that religious practices and income have a positive correlation with interest in saving in Islamic banks.

From the overall results of the interviews, the researcher concluded that the people of Manado agreed that income was a factor in their decision to save at Islamic banks. They feel that setting aside a portion of their income for savings and investments is a wise and necessary move. They view saving as an effective way to secure their financial future, as well as a wise step in preparing for urgent needs or retirement. In this context, Islamic banks are a suitable choice for them because it makes it possible to save while still adhering to the principles of Islamic finance. In addition, the informant also stated that the sharia values and principles applied by Islamic banks have their own attractions. They value transparency, fairness, and sustainability that are upheld by sharia-based financial institutions. This provides them with additional confidence that their funds are managed in accordance with principles that align with their beliefs and values. In this context, income is not only seen as a tool to meet daily needs, but also as a source to build long-term financial security.

Discussion

The relationship between religiosity and financial decisions has been a significant focus of research. For example, research by Asutay (2007) in Turkey highlights that the level of religiosity affects people's preferences for using Islamic financial services. Similarly, a study by Zainudin et al. (2019) in Egypt found that religious practices, such as carrying out worship regularly, had a positive correlation with interest in saving in Islamic banks. This finding is consistent with research by Amin (2013) in Malaysia, which shows that religious factors play an important role in motivating people to choose Islamic banks. In addition, research by Abdul Hadi

& Muwazir (2021) in Malaysia also supports the finding that religiosity factors have a significant influence on the decision to save in Islamic banks.

Researchers see that there is a positive and significant relationship between the level of religiosity and interest in saving in Islamic banks, revealing the importance of the spiritual dimension in understanding financial behavior. This highlights that religious factors, such as religious values and religious practices, play a significant role in motivating individuals to choose financial products that are in line with their religious beliefs and principles. Further analysis showed that people who had higher levels of religiosity tended to have a greater tendency to use Islamic financial services, confirming that religious values influence individual financial preferences. The implications of these findings are particularly relevant for Islamic financial institutions, as they can use their knowledge of the relationship between religiosity and financial decisions to design more effective marketing strategies and products that better suit the needs of customers who have strong religious backgrounds.

Understanding the role of religiosity can help Islamic banks identify more specific market segments and develop services that are more tailored to customers' religious preferences, such as financial products that comply with sharia principles and offer additional benefits relevant to the customer's spiritual life, such as investment programs that support social or charitable projects. This not only strengthens the bond between financial institutions and their customers, but also increases customer loyalty and trust in the institution. This knowledge can also be used to educate the wider community about the benefits and advantages of Islamic financial products, expanding the base of potential customers who may be interested in ethical and religiously principled financial services. Thus, Islamic

banks can play a greater role in financial inclusion and support sustainable economic growth by providing more diverse and inclusive financial options.

The positive relationship between religiosity levels and financial decisions, particularly in the context of the use of Islamic financial services, is based on the belief that individuals who have a strong attachment to religious values are more likely to choose financial products and services that are in line with their religious principles (Wahyoedi, 2022). This can be explained by their desire to carry out aspects of their lives in accordance with the religious teachings they follow, including in terms of finances (Fahlevy et al., 2023). Furthermore, religious practices also play an important role in influencing public participation in saving in Islamic banks. People who consistently carry out worship in accordance with their religious teachings tend to be more inclined to use Islamic financial services, because they believe that it is in accordance with the values and principles of their religion. In this context, the spiritual dimension in the understanding of financial behavior becomes important, since religious values and religious practices motivate individuals to choose financial products that are in accordance with their beliefs, reflecting the alignment between financial decisions and the spiritual values they embrace.

CONCLUSION

The religiosity of Muslim customers is the main factor that motivates them to save at this financial institution. With the majority of Manado's population being non-Muslim, the existence of Islamic banks is a significant option for Muslim customers who want to ensure that their financial activities are aligned with Islamic religious principles. In addition to religiosity, income and understanding of sharia principles also play an important role as a supporting factor in the decision to save at BSI. This shows that customers at BSI Manado Branch Office not only choose

Islamic banks because of their religious aspects, but also because of their belief in transparency and fairness in the financial services provided in accordance with Islamic religious teachings.

Further studies in the field of the relationship between religiosity and financial decisions, especially in the context of the use of Islamic financial services, can take a diverse approach. An in-depth qualitative study can explore religious-based financial motivations through in-depth interviews and participant observations. Cross-country analyses that compare financial preferences and behaviors between Muslim and non-Muslim majority countries can provide in-depth insights into the factors that influence financial decisions based on religious background. In addition, the research can also explore the influence of contextual and cultural factors, as well as the role of financial literacy in connecting religiosity with financial decisions. The development of predictive models is also a potential step to predict financial behavior based on the level of religiosity and other factors.

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